

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF FLORIDA
PENSACOLA DIVISION**

IN RE:

CASE NO. 05-32616-LMK

REBECCA REYNOLDS NEAL,

CHAPTER 7

DEBTOR,

REGIONS BANK,

PLAINTIFF,

AP NO. 06-03006- MAM

VS.

REBECCA REYNOLDS NEAL,

DEFENDANT.

CONSENT JUDGMENT

Upon stipulation of the parties, it is hereby ORDERED, ADJUDGED and DECREED as follows:

1. Plaintiff, Regions Bank is the holder of a general unsecured claim in the Defendant's Bankruptcy Proceeding in the amount of \$62,110.64 based upon a prior Alabama state court judgment and pre-petition interest which accrued until the Chapter 7 Petition date at the Alabama statutory judgment rate of 12% per annum.
2. \$5,000.00 of the claim of Regions Bank is non-dischargeable.
3. A non-dischargeable judgment is rendered in favor of Plaintiff, Regions Bank and against Defendant, Rebecca Reynolds Neal in the amount of \$5,000.00 pursuant to §523(a)(2) which judgment shall accrue interest at 12% per annum from the date of entry of this Order. Other than the recordation of a Certificate of Judgment, execution and garnishment upon said Judgment is stayed provided Defendant shall pay directly to Plaintiff, at an address designated by Plaintiff from time to time, in good funds the sum of \$100.00 per month beginning September 15, 2006 and on or before the 15th day of each consecutive month thereafter until Regions Bank shall have received the sum of \$5,000.00. In the event the Defendant fails to remit in good funds any required monthly installment by the 15th day of each consecutive month then in such event the stay of garnishment, execution and accrual of interest shall terminate without further order of the Court and Regions Bank shall be free to proceed with the recovery against the Defendant of the unpaid balance of the non-dischargeable judgment together with interest at 12% per annum.

4. Regions Bank shall amend its unsecured claim in the Chapter 7 proceeding to reflect the receipt of any payments from the Defendant under this Order prior to any distribution by the Chapter 7 Trustee as to the claim of Regions Bank.
5. Costs are taxed as paid.

Dated: August 1, 2006


MARGARET A. MAHONEY
U.S. BANKRUPTCY JUDGE

I HEREBY CERTIFY that this is a true and correct copy of the original on file in the office of the Clerk, United States Bankruptcy Court for the Northern District of Florida.

WILLIAM W. BLEVINS, Clerk, Bankruptcy Court

By 
Deputy Clerk

APPROVED IN ADVANCE:

/s/ Robert P. Reynolds

Robert P. Reynolds
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/s/ David E. Bailey, Jr.

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